## Scott County Government – EMPLOYEE BENEFITS SUMMARY

Regular full-time employees are eligible to enroll in the health plan Scott County Government provides by contacting the Human Resources Office. The following information on the plans is <u>not</u> all inclusive. It is the employee's responsibility to enroll and become familiar with the benefits, limitations and options. Please review each benefit for any additional qualifications for eligibility.

## **Health Insurance**

We currently offer one PPO health insurance plan option with Anthem/Blue Cross and Blue Shield. The plan includes vision care insurance through Blue View Vision. The bi-weekly premiums for the plans are listed below and are deducted from gross wages. Coverage begins on the first day of employment.

| Carrier      | Coverage                                  | (Premium per bi-weekly pay period) |                              |                              |                              |
|--------------|---|------------------------------------|------------------------------|------------------------------|------------------------------|
| Currer       | Coverage                                  | Employee<br>Only                   | Employee+<br>Spouse          | Employee+<br>Child(ren)      | Family                       |
|              | Health                                    | \$0.00                             | \$52.24                      | \$42.74                      | \$94.98                      |
| Anthem       | Vision<br>(if enrolled in<br>health plan) | Included with health plan          | Included with<br>health plan | Included with<br>health plan | Included with<br>health plan |
| Delta Dental | Dental<br>PPO+Plan                        | Employee<br>Only                   | Employee+<br>Spouse          | Employee+<br>Child(ren)      | Family                       |
|              |   | \$13.67                            | \$24.26                      | \$25.29                      | \$38.62                      |

#### **Dental Insurance**

Employees may participate in the Delta Dental plan on a voluntary basis. The plan premiums can be viewed above.

#### **Retirement Plan**

All regular full-time employees who begin participation with the County Employee Retirement System (CERS) on or after January 1, 2014 contribute to the cash balance plan as a Tier 3 member. Individuals employed in nonhazardous occupations must contribute 5% of creditable compensation and the County provides a 4% employer credit. Individuals employed in hazardous occupations must contribute 8% of creditable compensation and the County provides a 7.5% employer credit. When a member reaches 60 months of service credit, the member is considered to be vested.

Members participating prior to September 1, 2008 are in the Tier 1 retirement plan and members participating on or after September 1, 2008 up to December 31, 2013 are in the Tier 2 retirement plan. Details on these two plans can be found at <a href="https://kyret.ky.gov">https://kyret.ky.gov</a>.

## **Supplemental Retirement Contributions**

Regular employees can elect to make additional voluntary retirement contributions with Kentucky Deferred Comp. In general, employees place part of their pre-tax earnings into their voluntary retirement account by payroll reduction.

## **Term Life and Accidental Death and Dismemberment Insurance**

The County provides life insurance and accidental death and dismemberment benefits. Benefits include one-time base annual base pay for term life amount and an additional one-time annual base pay for accidental death and dismemberment up to \$50,000 for each. An eligible employee must work full-time in a regular position. An individual may also purchase additional voluntary coverage up to \$250,000.

## **Long-term Disability Insurance**

The County provides long-term disability insurance to full-time employees. The plan will pay 60% of wages up to \$6,000 after completion of a 180-day elimination period.

## Section 125 Plan

Employees are automatically enrolled in the premium conversion account, which permits an employee to pay any out-of-pocket health or dental premiums with pre-tax dollars. The Section 125 plan also has two flexible spending accounts; (1) health care reimbursement account, and (2) dependent care reimbursement account. These accounts permit an employee to set aside earnings on a pre-tax basis for expenses.

## **Holiday Leave**

| Holidays                        |                        |  |  |  |
|---------------------------------|------------------------|--|--|--|
| New Year's Day                  | Veteran's Day          |  |  |  |
| Dr. Martin Luther King, Jr. Day | Thanksgiving Day       |  |  |  |
| ½ Day for Good Friday           | Day after Thanksgiving |  |  |  |
| Memorial Day                    | Christmas Eve          |  |  |  |
| Independence Day                | Christmas Day          |  |  |  |
| Labor Day                       | New Year's Eve         |  |  |  |
| Election Day (for Presidential  |                        |  |  |  |
| Elections)                      |                        |  |  |  |

## **Vacation Leave**

Regular full-time employees shall earn vacation leave according to the schedule listed below.

| Years of<br>Service | Vacation<br>Leave earned<br>per year in | Vacation Leave<br>earned <b>per year</b><br>in hours<br>(35 hours/week) | Vacation Leave<br>earned <b>per</b><br><b>year</b> in hours<br>(40 | Vacation Leave<br>earned <b>per year</b><br>in hours<br>(56 hours/week) |
|---------------------|---|---|--|---|
|                     | days                                    | (33 Hours/ week)  | hours/week)  | (36 flours/ week)   |
| 0 to 4              | 12                                      | 84  | 96   | 144   |
| 4+ to 10            | 15                                      | 105   | 120  | 180   |
| 10+ to 15           | 18                                      | 126   | 144  | 216   |
| 15+                 | 20                                      | 140   | 160  | 240   |

# **Sick Leave**

Regular full-time employees shall earn sick leave each month according to the schedule listed below.

| Hours Worked Per | Sick Leave Awarded | Sick Leave Awarded |  |
|------------------|--------------------|--------------------|--|
| Week             | Per Month in Hours | Per Year in Days   |  |
| 35               | 7                  | 12                 |  |
| 40               | 8                  | 12                 |  |
| 56               | 12                 | 12                 |  |